

CONTACT US MORE LANGUAGES FAQS FEMA.GOV



BE INFORMED

MAKE A PLAN

BUILD A KIT

GET INVOLVED

BUSINESS

Plan for and protect you

Fun and games for kids

KIDS

What to do before, during,

Prepare, plan and stay informed for emergencies

Build a kit for disasters to

Natural Disasters

Find opportunities to preparedness.

Floods

Natural Disasters

Drought

Earthquakes

Extreme Heat

Hurricanes

Landslides & Debris Flow

Severe Weather

Space Weather

Thunderstorms & Lightning

Tornadoes

Tsunamis

Volcanoes

Wildfires Winter Storms & Extreme

Cold

Pandemic

Home Fires

Technological & Accidental Hazards

Terrorist Hazards

Ontions for Protection

Recovering from Disaster

Workplace Plans > School Emergency Plans

FLOODS

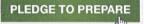
Re Informed

Floods are one of the most common hazards in the United States, however not all floods are alike. Some floods develop slowly, while others such a flash floods, can develop in just a few minutes and without visible signs of rain. Additionally, floods can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple

Flash floods can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam. Flash floods often have a dangerous wall of roaring water carrying rocks, mud and other debris. Overland flooding, the most common type of flooding event typically occurs when waterways such as rivers or streams overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas. It can also occur when rainfall or snowmelt exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry flood water away from urban areas.



Inspire others to act by being an example yourself, Pledge to Prepare & tell others about it!



Be aware of flood hazards no matter where you live or work, but especially if you are in low-lying areas, near water, behind a levee or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood.

Before

During

After Flood Insurance

Spring Flooding: Tools & Resources

More Information

During a Flood

If a flood is likely in your area, you should:

- · Listen to the radio or television for information.
- . Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- . Be aware of stream, drainage channels, canyons and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain.

If you must prepare to evacuate, you should do the following:

- . Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- · Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

If you have to leave your home, remember these evacuation tips:

- . Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- . Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be swept away quickly.





CONTACT US MORE LANGUAGES FAQS FEMA.GOV



BE INFORMED

MAKE A PLAN

BUILD A KIT

GET INVOLVED

Plan for and protect your

KIDS

What to do before, during,

Prepare, plan and stay informed for emergencies.

Build a kit for disasters to be prepared.

Find opportunities to support community preparedness.

BUSINESS

Fun and games for kids.

Plan for Your Risks

Plan to Protect Yourself & Your Family

Considerations For...

Plan to Protect Yourself &

Your Family

Family Communications

Get Tech Ready

Escape Routes

Utility Shut-off Vital Records

Safety Skills

Indian Country

Plan for Locations

Make A Plan

Utility Shut-off

UTILITY SHUT-OFF & SAFETY

Utility Shut-off: Natural Gas

Utility Shut-off: Water

Utility Shut-off: Electricity

Natural gas leaks and explosions are responsible for a significant number of fires following disasters. It is vital that all household members know how to shut off natural gas.

Because there are different gas shut-off procedures for different gas meter configurations, it is important to contact your local gas company for any guidance on preparations and response regarding gas appliances and gas service to your home.

When you learn the proper shut-off procedure for your meter, share the information with everyone in your household. Be sure not to actually turn off the gas when practicing the proper gas shut-off procedures.



Shutting off gas may require a specialty wrench, find out in advance what your home requires before an emergency.

If you smell gas or hear a blowing or hissing noise, open a window and get everyone out quickly. Turn off the gas, using the outside main valve, if you can, and call the gas company from a neighbor's home.

Caution: If you turn off the gas for any reason, a qualified professional must turn it back on. NEVER attempt to turn the gas back on yourself.

Get To Know Ready	Resources & Polices	Participate	Languages	Follow Us	Disaster Types
About Us	FEMA Website	National Preparedness	Español	Facebook	Hurricanes
Contact Us	DHS Website	Month	Français	Twitter	Floods
FAQS	Disaster Assistance	Community & State Info	Kreyól Ayisyen	Email Sign-up	Earthquakes
Press & News	Citizen Corps	Resolve to be Ready	Русский	FEMA YouTube	Wildfires
Publications	USA.gov		Tagalog	FEMA Blog	Tornadoes
Ready.gov Mobile Site	Freedom of Information Act		Tiếng√iệt		Home Fires
PSA & Multimedia	No FEAR Act Data		한국어		Blackouts
Important Notices	Equal Opportunity Data		日本語		Biological Threats
Localized Ready Programs	Privacy Policy		中文		
Testimonials	Accessibility		العربية		
	Download Plugins		हिन्दी		
			ار دو		

FACT SHEET

After the Flood



If your home has suffered flood damage, here are some steps to help you stay safe. For more information, visit **FloodSmart.gov**. To protect your property with a flood insurance policy, call your insurance agent or call 1-800-427-2419 to find an agent near you.

BEWARE OF HAZARDS

- Check for damage. Check for structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and sewer lines.
- Throw away food that has come in contact with floodwaters. Boil water until authorities declare the water supply safe to drink.

FILE YOUR FLOOD INSURANCE CLAIM

- Call the insurance agent who handles your flood insurance to file a claim. Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- Take photos of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting) to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value where possible. If possible, supply receipts for those lost items to the adjuster. Officials may require disposal of damaged items. If so, keep a swatch or other sample of the items for the adjuster.

CLEAN UP

Prevent mold and remove wet contents immediately. Wet carpeting, furniture, bedding and any other items holding moisture or water inside the building can develop mold within 24 to 48 hours. If an item has been wet for less than 48 hours, help control mold growth by cleaning with a phenolic or pine-oil cleaner (non-ammonia detergent, soap or commercial cleaner) and

- disinfecting with a 10 percent bleach solution (1-1/2 cups of bleach in a gallon of water). Items should then be completely dried and monitored for several days for any fungal growth and odors. If any mold develops, throw the item away.
- Thoroughly dry out the building's interior. Portable dehumidifiers are useful, and rental costs may be covered under your flood policy. An air conditioner can also be used to start the drying-out process.
- If the walls are damaged, take photographs of the baseboard. Then remove the baseboard. Knock small holes at floor level in the drywall, between the wall studs. This will permit moisture trapped behind the drywall to seep out and start drying.
- Have your furnace checked for damage. Your water heater may work, but if the floodwater covered part or the entire tank, the insulation between the walls may be damaged. Obtain an estimate to replace the damaged furnace and water heater.
- Contact your local building inspections or planning office or county clerk's office to get more information on local building requirements before repairing your structure. If you can't find a local contact, call your state NFIP coordinator. Contact information can be found at www.floods.org/statepocs/stcoor.asp.
- Do not approach wild animals that take refuge in your home. Wild animals often seek refuge from floodwaters on upper levels of homes and have been known to remain after water recedes. Call your local animal control office or wildlife resource office to handle the situation.

FOR MORE INFORMATION

- For FEMA Disaster Assistance, call 1-800-621-3362.
- For general flood insurance questions, call 1-800-427-4661 or contact your insurance company or insurance agent.





CONTACT US MORE LANGUAGES FAQS FEMA.GOV



BE INFORMED

MAKE A PLAN

BUILD A KIT

GET INVOLVED

BUSINESS

Plan for and protect your

KIDS

What to do before, during,

Prepare, plan and stay informed for emergenci

Build a kit for disasters to

Find opportunities to support community preparedness.

Fun and games for kids

Natural Disasters

Be Informed

Natural Disasters

Floods

Drought

Earthquakes

Extreme Heat

Floods

Hurricanes

Landslides & Debris Flow

Severe Weather

Space Weather

Thunderstorms & Lightning

Tornadoes

Tsunamis

Volcanoes Wildfires

Winter Storms & Extreme

Cold

Pandemic

Home Fires

Technological & Accidental Hazards

Terrorist Hazards

Options for Protection

Recovering from Disaster

Workplace Plans > School Emergency Plans

FLOODS

Floods are one of the most common hazards in the United States. however not all floods are alike. Some floods develop slowly, while others such a flash floods, can develop in just a few minutes and without visible signs of rain. Additionally, floods can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple states

Flash floods can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice iam. Flash floods often have a dangerous wall of roaring water carrying rocks, mud and other debris. Overland flooding, the most common type of flooding event typically occurs when waterways such as rivers or streams overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas. It can also occur when rainfall or snowmelt exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry flood water away from urban areas.



Inspire others to act by being an example yourself, Pledge to Prepare & tell others about it!



Be aware of flood hazards no matter where you live or work, but especially if you are in low-lying areas, near water, behind a levee or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood.

Before

During After

Flood Insurance

Spring Flooding: Tools & Resources

More Information

After the Flood

Your home has been flooded. Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember in the days ahead:

- · Use local alerts and warning systems to get information and expert informed advice as soon as available.
- · Avoid moving water.
- · Stay away from damaged areas unless your assistance has been specifically requested by police, fire, or relief organization.
- · Emergency workers will be assisting people in flooded areas. You can help them by staying off the roads and out of the way.
- · Play it safe. Additional flooding or flash floods can occur. Listen for local warnings and information. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.
- · Return home only when authorities indicate it is safe
- · Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection. If you come upon a barricade or a flooded road, go another way.
- . If you must walk or drive in areas that have been flooded.
- . Stay on firm ground. Moving water only 6 inches deep can sweep you off your feet. Standing water may be electrically charged from underground or downed power lines.
- · Flooding may have caused familiar places to change. Floodwaters often erode roads and walkways. Flood debris may hide animals and broken bottles, and it's also slippery. Avoid walking or driving through it.
- . Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the

weight of a car.

- . Stay out of any building if it is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.

STAYING HEALTHY

A flood can cause physical hazards and emotional stress. You need to look after yourself and your family as you focus on cleanup and repair.

- · Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage.
- Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewer systems
 are serious health hazards.
- . Listen for news reports to learn whether the community's water supply is safe to drink
- · Clean and disinfect everything that got wet. Mud left from floodwaters can contain sewage and chemicals.
- · Rest often and eat well
- · Keep a manageable schedule. Make a list and do jobs one at a time.
- Discuss your concerns with others and seek help. Contact Red Cross for information on emotional support available in your area.

CLEANING UP AND REPAIRING YOUR HOME

- Turn off the electricity at the main breaker or fuse box, even if the power is off in your community. That way, you can
 decide when your home is dry enough to turn it back on.
- Get a copy of the book Repairing Your Flooded Home which is available free from the American Red Cross or your state or local emergency manager. It will tell you:
- . How to enter your home safely.
- · How to protect your home and belongings from further damage.
- · How to record damage to support insurance claims and requests for assistance.
- · How to check for gas or water leaks and how to have service restored.
- · How to clean up appliances, furniture, floors and other belongs.
- The Red Cross can provide you with a cleanup kit: mop, broom, bucket, and cleaning supplies.
- · Contact your insurance agent to discuss claims.
- Listen to your radio for information on assistance that may be provided by the state or federal government or other
 organizations.
- If you hire cleanup or repair contractors, check references and be sure they are qualified to do the job. Be wary of people who drive through neighborhoods offering help in cleaning up or repairing your home.



AFTER A FLOOD, IT IS IMPORTANT TO BEGIN THE FLOOD INSURANCE CLAIMS PROCESS AS SOON AS POSSIBLE. THE SOONER YOUR CLAIM IS FILED, THE SOONER YOU WILL RECEIVE YOUR CHECK TO BEGIN REBUILDING.

- Call your agent or insurance company. Have the following information with you when you place your call: (1) the name of your insurance company; (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.
- Flood insurance building and contents coverage does NOT cover the following:
 - Damage caused by moisture, mildew or mold that could have been avoided by the property owner
 - Currency, precious metals and valuable papers such as stock certificates
 - Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools
 - Living expenses such as temporary housing
 - Basement improvements like finished walls, floors or ceilings, or personal belongings that may be kept in a basement, such as furniture and other contents
 - There are also some exceptions for coverage in areas below the lowest elevated floor of your home
 - Enclosed areas under the first floor used for storage; the contents will not be covered by flood insurance

Once You Have Reported Your Loss:

- An adjuster will work with you to calculate damage value and prepare a repair estimate.
- Please keep your agent advised if your contact information changes. If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person who can reach you.

Before the Adjuster Arrives:

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch or other sample of the damaged items for the adjuster.
- Separate damaged items from undamaged items. If necessary, place items outside the home.
- Take photographs. Take photos of any water in the house and damaged personal property as evidence for the adjuster to use to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value where possible. If possible, have receipts for those items available for the adjuster.
- If you have damage estimates prepared by a contractor(s), provide them to the adjuster since they will be considered in the preparation of your repair estimate.
- Call your insurance company if an adjuster hasn't been assigned to you within several days.

0-1

IT IS IMPORTANT TO BE AWARE OF A NUMBER OF HEALTH AND SAFETY RISKS IN A POST-FLOOD ENVIRONMENT SO YOU CAN TAKE THE NECESSARY PRECAUTIONS TO PROTECT YOURSELF AND YOUR FAMILY.

In Your Home or Business:

- Listen for news reports to learn whether the community's water supply is safe to drink. Remember to carry bottled drinking water to flooded areas.
- Discard any fresh or packaged food products that may have come in contact with floodwater.
- Protect yourself during cleanup by wearing protective clothing such as boots, gloves and masks. Clean and disinfect everything that was in contact with floodwater.
- It is important to ventilate your home. Open all doors and windows to allow air to circulate and dry out your home. Dehumidify as soon as possible after a flood.
- Service damaged septic tanks, cesspools, pit and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- After a flood, mold growth can cause additional damage to your home. Active mold growth is slimy or fuzzy and is usually green, black, orange or purple. Inactive mold is dry and powdery and may be white. Mold spores spread easily; they are carried by air currents, pets and people.
- Water, moisture, mildew, or mold damage to property insured under your flood insurance policy is covered, unless there was no effort made to clean the items and prevent the damage.
- To prevent mold, wash surface areas in the house, including the walls, staircases and items that came in contact with floodwater. Disinfect and wipe surfaces dry with paper towels to minimize bacterial contamination.
- Throw away any items that do not dry completely because they can harbor germs and produce mold, which can irritate allergies as well as lead to respiratory or other illnesses.
- Keep the humidity and temperature as low as possible.
- Isolate any moldy objects. Seal moldy trash in plastic bags and remove them immediately. Objects you can save should be dried or frozen as soon as possible. Freezing inactivates mold.
- Do not approach wild animals that have taken refuge in your home. Wild animals such as snakes, opossums and raccoons often seek refuge from floodwaters on upper levels of homes and have been known to remain after the water recedes. Call your local animal control office or wildlife resource office to handle the situation.

Outside Your Home or Business:

- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe.
- Stay out of any building that is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Avoid moving water and do not attempt to drive through standing water, even if it seems shallow.

0-2

- Debris removal from private property is generally not eligible for the Federal Emergency Management Agency (FEMA) funded removal because it is the responsibility of the individual property owner. However, under the debris removal clause of a flood insurance policy, certain expenditures for debris removal from the structure and cleaning of the structure (both inside and outside) are reimbursable.
- In the following circumstances, FEMA will remove debris after a disaster:
 - Debris removal from a street or highway to allow the safe passage of emergency vehicles
 - Debris removal from public property to eliminate health and safety hazards
- Call your local Public Works office to determine your city's policy for removing residential debris.

For more flood insurance information or to learn your flood risk, visit FloodSmart.gov or call 1-800-427-2419.





FIRST STEPS IN FILING YOUR CLAIM

A flood can be devastating, but it's crucial to begin the recovery process right away.

- Call your flood insurance agent or company with your policy number and contact information.
- An adjuster should be assigned to you within a few days. When he or she visits, you or someone you trust should be present.
- Gather any photos, receipts and itemized lists you made prior to the flood.
- Take photos of water and damaged property in the house.
- Keep swatches of carpets or fabrics for your adjuster. Local officials may require disposal of damaged items.
- Work with the adjuster to calculate the damage in order to prepare an accurate estimate.
- Read your policy, as flood insurance coverage is limited to certain elements in a basement, such as a furnace, a hot water heater and items essential to the building's structure.

MANAGING THE REPAIR PROCESS



Most claims are settled within 30 to 60 days of filing. Repairs can take some time, so it's important to be attentive during the repair process.

- For major repairs, get a minimum of three estimates. If there are variations in cost, question the contractors.
- Make sure all estimates provide work details, give a fixed price and are signed. Never proceed with repairs on the basis of a verbal agreement.
- Don't let anyone take advantage of you. Natural disasters attract unqualified contractors looking to work cheaply for cash.
- Ask for state licenses and references, including names and phone numbers. Take the time to call them.
- Books, heirlooms and photos may be restored using tips available online at http://www.fema.gov/ hazard/flood/fl_before.shtm.

REBUILD AND RENEW



It's not always easy, but the time you take to ensure proper repairs will be well worth it in the long run.

Now more than ever, you will appreciate the decision you made to purchase flood insurance.



And remember, your policy will not automatically be renewed. It's your responsibility to renew your policy annually. For further information, call 1-888-435-6637.

FACT SHEET

Appealing your Flood Insurance Claim



After you receive your adjuster's estimate, you may have questions or concerns or need further explanations of decisions that have been made, especially with regard to coverage or the dollar amount of damages. An appeal will help you resolve claim issues, but it cannot give you added coverage or extend claim limits beyond those in your flood insurance policy.

STEPS TO APPEAL YOUR CLAIM

1. Talk with your adjuster.

Talk with your adjuster, who has more knowledge about your claim than anyone. If you do not understand certain decisions regarding, for example, what is or is not covered or your damage estimate, contact your adjuster first.

If you are not satisfied with the adjuster's answers or do not agree with the adjuster's decisions, get the contact information of the adjuster's supervisor.

2. Contact your insurance company.

If the adjuster's supervisor cannot resolve your issues, contact your insurance company and ask for a claims representative.

3. Contact FEMA.

If you still have questions or concerns after following the steps above, please contact the Federal Emergency Management Agency (FEMA).

Be sure to keep clear records of your attempts to resolve issues. Write down the names and titles of the people you speak with, dates of contact, their contact information, and details of the discussion. If you have to go further in appealing your claim, these records can be vitally important.

Write to:

Federal Emergency Management Agency Mitigation Directorate Federal Insurance and Mitigation Administrator 1800 South Bell St. Arlington, VA 20598-3010

WHAT TO INCLUDE IN YOUR LETTER

Include the following items in an appeal letter to FEMA. (If, for some reason, your policy is not available, your insurance agent can provide details for the first three items.)

- 1. The Policy Number, policyholder's name and the property address as shown on the flood insurance policy's Declarations Page,
- 2. How you can be contacted, if you are away from your home.
- 3. The comprehensive details of your concern
- 4. The dates of contact and contact details for the persons with whom you have spoken in steps one and two.

WHAT TO INCLUDE WITH YOUR LETTER

Enclose copies of documentation of everything that supports your appeal. This may include the following:

- 1. A detailed list of damaged property and the value of individual items,
- 2. Supporting photographs, and/or
- 3. A contractor's detailed estimate to repair damages with supporting photographs. Comparing contractor and adjuster estimates in detail will help resolve differences.

ADDITIONAL DAMAGE

If you discover additional damage after filing a claim, contact your insurance agent or company to file a Supplemental Claim. Please refer to the Flood Insurance Claims Handbook for more information.



MAY 2010

PAGE 1

ADDITIONAL APPEAL TIPS

- Please do not send originals of documents such as contractor's estimates. Send photocopies and keep originals in a safe place.
- Your claim will be reviewed, and you will be informed of FEMA's findings directly, with a copy of your claim going to your insurance company.
- If you do not agree with the final decision, please refer to your flood insurance policy. See the section entitled "GENERAL CONDITIONS, R. Suit Against Us."
- An appeal letter should be signed by the Named Insured (as it appears on your National Flood Insurance Program policy declaration page) or by a legal representative.
- The representative should clearly identify his/her relationship to the Named Insured. For example, a son or daughter could be handling a claim for an elderly parent. A legal representative may be asked to provide authorization from the Named Insured or a legal document verifying the relationship.



REPETITIVE LOSS STRUCTURES ARE COSTLY AND POSE A HIGH-RISK THREAT TO RESIDENTS WHO MAY BE THREATENED BY CONTINUAL FLOODING.

- If you have received two or more claim payments of more than \$1,000 from the National Flood Insurance Program within any rolling 10-year period for your home or business, your property is considered a Repetitive Loss (RL) structure.
- Structures that flood frequently strain the National Flood Insurance Fund. In fact, RL properties are the biggest draw on the fund. FEMA has paid almost \$3.5 billion in claims for RL properties. RL properties not only increase the National Flood Insurance Program's (NFIP's) annual losses and the need for borrowing funds from Congress, they drain funds needed to prepare for catastrophic events.

FEDERAL, STATE AND LOCAL OFFICIALS ARE WORKING WITH COMMUNITIES TO ELIMINATE OR REDUCE THE DAMAGE TO PROPERTY AND THE DISRUPTION TO LIFE CAUSED BY REPEATED FLOODING OF THESE PROPERTIES.

Depending on individual circumstances, appropriate mitigation measures commonly include elevating buildings above the level of the base flood, demolishing buildings and removing buildings from the Special Flood Hazard Area (SFHA) as part of a flood control project. Sometimes, mitigation takes the form of a local drainage-improvement project that meets NFIP standards and removes a property or properties from RL or Repetitive Loss Target Group (RLTG) status.

FEMA OFFERS FOUR GRANT PROGRAMS TO FUND PRE- AND POST-DISASTER MITIGATION ACTIVITIES.

- Hazard Mitigation Grant Program (HMGP) funds are available following a Presidential disaster declaration.
 Eligible applicants include states, local governments, American Indian tribal governments, and some private nonprofit organizations. Communities may apply for HMGP assistance on behalf of affected individuals and businesses, and all funds must be used to reduce or eliminate losses from future disasters.
- **Pre-Disaster Mitigation (PDM)** program assists states, American Indian tribal governments and local governments with cost-effective hazard mitigation activities that complement a comprehensive mitigation program. The program provides applicants with an opportunity to raise risk awareness and reduce disaster losses, before disasters strike, through planning grants and project grants. PDM grants are awarded nationally on a competitive basis.
- Flood Mitigation Assistance (FMA) program provides funding to states and communities for measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes and other structures insured under the National Flood Insurance Program (NFIP). The program provides grants for mitigation planning and projects with a goal of reducing NFIP claims.
- Repetitive Flood Claims (RFC) grant program provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payment(s) for flood damages. RFC funds may be used only to mitigate structures that are located within a state or community that cannot meet the requirements of the Flood Mitigation Assistance (FMA) program. Eligible applicants include state emergency management agencies or a similar office.



MARCH 2007

• Detailed information on these programs and other related programs is available on the Internet at www.fema.gov/about/divisions/mitigation/mitigation.shtm#6.

MOST FLOOD INSURANCE POLICIES INCLUDE INCREASED COST OF COMPLIANCE COVERAGE. THE COVERAGE PROVIDES FOR THE PAYMENT OF CLAIMS UP TO \$30,000 TOWARD THE COSTS TO COMPLY WITH STATE OR COMMUNITY FLOODPLAIN MANAGEMENT LAWS OR ORDINANCES AFTER A FLOOD EVENT IN WHICH THE STRUCTURE HAS BEEN DECLARED SUBSTANTIALLY DAMAGED IN ACCORDANCE WITH THE LOCALLY ENFORCEABLE REGULATION.

- Increased Cost of Compliance (ICC) coverage can complement other resources by providing a portion of the nonfederal cost share for HMGP grants. Flood insurance policyholders are allowed to assign the ICC claim payments over to the community so that ICC claims can be efficiently combined with mitigation grant funds for acquisition, relocation or similar beneficial projects.
- ICC claims are adjusted separately from flood damage claims. Flood insurance policyholders can only file an ICC claim if their community determines that their home or business has been substantially damaged by a flood. This determination is made when they apply for a building permit to begin repairing their home or business.

6-2

TALKING POINTS Increased Cost of Compliance NATIONAL FLOOD INSURANCE PROGRAM

AFTER A FLOOD EVENT, FLOOD INSURANCE POLICYHOLDERS ARE ASSURED THEIR CLAIM WILL BE PAID AND THEY WILL HAVE ADDITIONAL OPTIONS TO FUND REBUILDING.

- Flood insurance policyholders also may be eligible for Increased Cost of Compliance (ICC) coverage benefits. ICC coverage is an important part of most flood insurance policies.
- ICC coverage provides:
 - Up to \$30,000 to help property owners who have been substantially damaged to reduce the risk of damage from future floods by elevating, floodproofing (for nonresidential structures), demolishing or relocating their building or home
 - ICC coverage in addition to the building coverage for the repair of the actual physical damages from flooding;
 however, the total claim payments cannot exceed statutory limits

TO BE ELIGIBLE FOR ICC FUNDS, A BUILDING MUST BE INSURED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) AND MUST ALSO EITHER (1) BE DETERMINED BY A LOCAL BUILDING OFFICIAL TO BE SUBSTANTIALLY DAMAGED OR (2) QUALIFY AS A REPETITIVE LOSS STRUCTURE.

- Substantial damage is flood-related damage that equals or exceeds 50 percent of the value of the building. When
 repaired, the structure must comply with local floodplain management ordinances. If the total damage from flooding is
 less than 50 percent of the market value of the building, ICC coverage is not available under the substantial damage
 provision.
- Repetitive loss is flood-related damage that occurs twice over a period of 10 years, with the cost of each repair
 averaging 25 percent or more of the preflood market value of the building. Because the 25 percent cost is an average, it
 need not be equally distributed.
 - For example, if the damage was 35 percent of the value of the building in the first event and 15 percent of the value in the second event, the policyholder would qualify for ICC coverage. A flood insurance claim must have been paid in both cases, and it applies only if the community has adopted a repetitive loss provision in its floodplain management ordinance.

ICC COVERAGE CAN HELP PAY FOR FOUR DIFFERENT TYPES OF MITIGATION ACTIVITIES TO BRING A BUILDING INTO COMPLIANCE WITH THE COMMUNITY'S FLOODPLAIN MANAGEMENT REGULATIONS. THESE ACTIVITIES INCLUDE ELEVATION, FLOODPROOFING, RELOCATION AND DEMOLITION.

- Elevation is the most common means of reducing a building's flood risk. The process consists of raising the building to or above the Base Flood Elevation (BFE). While NFIP policy requires only the lowest floor of the building to be raised to the BFE, some states and communities enforce a "freeboard" requirement, which mandates that the building be raised above the BFE to meet the community's flood protection level.
 - For example, if the BFE for a structure is 4 feet, and the community adopts a 2-foot freeboard requirement, ICC coverage would help pay the cost of elevating the building 6 feet.

H-1



- **Floodproofing** applies only to nonresidential buildings. For a building to be certified as floodproof, it must be watertight to a level 1 foot above the BFE, or to the level of the freeboard requirement (if the community enforces one). Floodproof means that the walls must be substantially impermeable to water and designed to resist the stresses imposed by floods.
 - Floodproofing techniques include installation of watertight shields for doors and windows, drainage collection systems, sump pumps and check valves; reinforcement of walls to withstand floodwater pressures; use of sealants to reduce seepage through and around walls; and anchoring the building to resist flotation, collapse and lateral movement.
- Relocation involves moving the entire building to another location on the same lot or to another lot, usually outside the floodplain. Relocation can offer the greatest protection from future flooding; however, if the new location is still within the Special Flood Hazard Area, the building must still be NFIP-compliant, meaning it must be elevated or floodproofed (if nonresidential).
- Demolition may be necessary in cases where damage is too severe to warrant elevation, floodproofing or relocation; or
 the building is in such a poor condition that it is not worth the investment to undertake a combination of the above
 activities.
 - All applicable permits must be obtained prior to demolishing the building.
 - The property may be redeveloped after demolition is complete, subject to all applicable federal, state and community laws and requirements.

IN SOME CASES, INDIVIDUAL POLICYHOLDERS CAN TAKE ADVANTAGE OF FEDERAL GRANT MONEY TO SUPPLEMENT THE COST OF MITIGATION ACTIVITIES.

- Policyholders can assign their ICC benefits to their community and enable the community to file a single claim on behalf of a community mitigation project. The Federal Emergency Management Agency (FEMA) counts the ICC claim monies as nonfederal matching funds when applying for mitigation grants, because ICC coverage is a direct contract between the policyholder and the insurer.
- The community can then use FEMA mitigation grant funds to help pay for any additional portion of the cost of elevation, floodproofing, relocation or demolition that is more than the ICC claim payment.
- Individual participation in a FEMA-funded community mitigation project is voluntary, and the community is required
 to provide mitigation funds to any property owner whose ICC payment was counted toward the matching funds.

1/ -

Tracking Beacon

Educate Yourself

After getting flood insurance, there are several things you can do to minimize losses in your home and ensure your family's safety.

1. Safeguard your possessions.

Create a personal flood file containing information about all your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. This file should have:

- A copy of your insurance policies with your agents contact information.
- A household inventory: For insurance purposes, be sure to keep a written and visual (i.e., videotaped or photographed) record of all major household items and valuables, even those stored in basements, attics or garages. Create files that include serial numbers and store receipts for major appliances and electronics. Have jewelry and artwork appraised. These documents are critically important when filing insurance claims. For more information visit www.knowyourstuff.org.
- Copies of all other critical documents, including finance records or receipts of major purchases.

2. Prepare your house.

- First make sure your sump pump is working and then install a battery-operated backup, in case of a power failure. Installing a water alarm will also let you know if water is accumulating in your basement.
- · Clear debris from gutters and downspouts.
- · Anchor any fuel tanks.
- Raise your electrical components (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation.
- Move furniture, valuables, and important documents to a safe place.

3. Develop a family emergency plan.

- Create a safety kit with drinking water, canned food, first aid, blankets, a radio, and a flashlight.
- Post emergency telephone numbers by the phone and teach your children how to dial 911.
- Plan and practice a flood evacuation route with your family. Know safe routes from home, work, and school that are on higher ground.
- Ask an out-of-state relative or friend to be your emergency family contact.
- Have a plan to protect your pets.

For more information on emergency preparation, talk to your insurance agent or visit Ready.gov.

Stay Safe During a Flood >>

Learn your risk, and find an agent, by taking Your Risk Profile.

I-1

TALKING POINTS Understanding Your Flood Insurance Policy NATIONAL FLOOD INSURANCE PROGRAM

A FLOOD INSURANCE POLICY IS THE BEST OPTION TO FINANCIALLY PROTECT YOUR HOME FROM FLOOD DAMAGE.

- Flash floods, inland flooding and seasonal storms bring flooding to every region of the country. A flood insurance policy from the National Flood Insurance Program (NFIP) covers damage from these events. The NFIP also covers flood damage caused by storm surge.
- Flood insurance covers damage up to \$250,000 for your building and up to \$100,000 if you purchase contents coverage. Contents coverage is not automatically included in a standard flood policy. For businesses, flood insurance covers damage up to \$500,000 for your building and up to \$500,000 if you purchase contents coverage.
- Policies are available in three forms: Dwelling (homes and individual condominium units), General Property (other residential buildings (apartments, etc.) and businesses) and the Residential Condominium Building Association Policy Form (residential condominium buildings). Renters are also eligible to purchase a flood insurance policy.

PREMIUMS ARE SET BY THE NATIONAL FLOOD INSURANCE PROGRAM AND DO NOT DIFFER AMONG INSURANCE COMPANIES.

- The average premium for a yearly flood insurance policy is less than \$570. You can financially secure your home or business at a cost equivalent to a year's cable television subscription.
- If you live outside of the high-risk areas or Special Flood Hazard Area and are eligible for the lower cost Preferred Risk Policy, your flood insurance premium may be as low as \$129 a year, including coverage for your contents.
- One catastrophic event does not dramatically change the overall cost of flood insurance.

THE FOLLOWING ARE COVERED UNDER "BUILDING COVERAGE":

- Structural damage
- Foundation elements
- Cleanup after a flood
- Sump pumps
- Well water tanks and pumps, cisterns and the water in them
- Oil tanks and the oil in them, natural gas tanks and the gas in them
- Pumps and/or tanks used in conjunction with solar energy
- Furnaces, hot water heaters, air conditioners and heat pumps
- Electrical junction and circuit breaker boxes and required utility connections
- Stairways, staircases, elevators and dumbwaiters
- Unpainted drywalls and ceilings, including fiberglass insulation



5-1

BUILDING AND PERSONAL PROPERTY COVERAGE DOES NOT COVER THE FOLLOWING:

- Damage caused by moisture, mildew or mold that could have been avoided by the property owner
- Currency, precious metals and valuable papers such as stock certificates
- Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools
- Living expenses such as temporary housing
- Basement improvements like finished walls, floors or ceilings, or personal belongings that may be kept in a basement, such as furniture and other contents
- There are also some exceptions for coverage in areas below the lowest elevated floor of your home
- Enclosed areas under the first floor used for storage; the contents will not be covered by flood insurance

FOR MORE INFORMATION:

- A Summary of Coverage document helps you understand your flood insurance policy. It provides general information
 about deductibles, what is and isn't covered by flood insurance, and how items are valued at the time of loss. You can
 find this document at: http://www.fema.gov/pdf/nfip/summary cov.pdf.
- The Flood Insurance Claims Handbook is available to help you through the process of filing a claim and appealing the decision on your claim, if necessary. You can find this document at http://www.fema.gov/library/viewRecord.do?id=2187.
- Contact your insurance agent to help you decide what kind of flood protection is best for you.
- Visit <u>FloodSmart.gov</u> or call 1-800-427-2419 to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting your home or property investment against flooding.

J-2



BE PREPARED BEFORE A FLOOD



or not, you should always you live near the water do to prepare. important things you can be ready. Here are some happen fast. So whether and any place. And they can Floods can happen any time

- outside the home, such as a bank safe deposit box. in your home and store originals in a secure place papers, deed, passport, bank information). Keep copies Copy your most important documents (mortgage
- equipment). Store copies with musical instruments, electronic valuable possessions (furniture, other documents. Take photos of your most

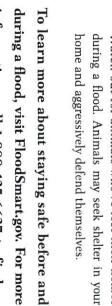


- you have proof of original cost. items (appliances, electronic equipment, etc.) so that Save and store receipts for any expensive household
- comprehensive your list, the better clothing, books, small kitchen appliances, etc. You don't have to note every item and its cost, but the more Make an itemized list of other possessions, such as
- and items essential to the building's structure in a basement, such as a furnace, a hot water heater Flood insurance coverage is limited to certain elements
- have the proper level of protection Review your policy and ask questions to make sure you
- watch, monitor potential flood hazards on NOAA When the National Weather Service issues a flood www.noaawatch.gov/floods.php. Weather Radio All Hazards or on the Internet at



HAVE AN EMERGENCY PLAN

- Provide your insurance agent, employer and family be reached after a flood. with emergency contact information, so that you can
- Put aside an emergency kit equipped with a large flashlight, spare batteries, candles and waterproof matches
- and bottled water on hand. Keep a minimum 3-day supply of nonperishable food
- Include a battery-powered radio in your emergency kit. have this kit during a power outage Even if you never experience a flood, you'll be glad to
- Visit www.disasterhelp.gov for more information.





BE SAFE DURING A FLOOD

you can do to stay safe. firsthand. But if you do, there are a few things Hopefully, you never have to experience a flood

- When a flood warning is issued, heed official instructions.
- inches of moving water flooded area. Just six can knock you down. Don't walk through a



- feet of water can lift flooded area. Just two Don't drive through a
- in their cars than anywhere else during a flood. and move a car, even an SUV. More people drown
- cause of death in floods. electrical wires-electrocution is often a major Keep away from downed power lines and any other
- during a flood. Animals may seek shelter in your Watch out for animals who've lost their homes

agent in your area. information, call 1.888.435.6637 to find an during a flood, visit FloodSmart.gov. For more



CONTACT US MORE LANGUAGES FAQS FEMA.GOV



BE INFORMED

MAKE A PLAN

BUILD A KIT

GET INVOLVED

BUSINESS

Plan for and protect your

Fun and games for kids

KIDS

What to do before, during,

Prepare, plan and stay informed for emergencies

Build a kit for disasters to

Find opportunities to support community preparedness.

Natural Disasters

Be Informed

Natural Disasters

Floods

Drought

Earthquakes

Extreme Heat

Floods

Hurricanes

Landslides & Debris Flow

Severe Weather

Space Weather

Thunderstorms & Lightning

Tornadoes

Tsunamis

Volcanoes

Wildfires

Winter Storms & Extreme Cold

Pandemic

Home Fires

Technological & Accidental Hazards

Terrorist Hazards

Options for Protection

Recovering from Disaster

Workplace Plans > School Emergency Plans

FLOODS

Floods are one of the most common hazards in the United States, however not all floods are alike. Some floods develop slowly, while others such a flash floods, can develop in just a few minutes and without visible signs of rain. Additionally, floods can be local, impacting a neighborhood or community, or very large, affecting entire river basins and multiple

Flash floods can occur within a few minutes or hours of excessive rainfall, a dam or levee failure, or a sudden release of water held by an ice jam Flash floods often have a dangerous wall of roaring water carrying rocks, mud and other debris. Overland flooding, the most common type of flooding event typically occurs when waterways such as rivers or streams overflow their banks as a result of rainwater or a possible levee breach and cause flooding in surrounding areas. It can also occur when rainfall or snowmelt exceeds the capacity of underground pipes, or the capacity of streets and drains designed to carry flood water away from urban areas.



Inspire others to act by being an example yourself, Pledge to Prepare & tell others about it!



Be aware of flood hazards no matter where you live or work, but especially if you are in low-lying areas, near water, behind a levee or downstream from a dam. Even very small streams, gullies, creeks, culverts, dry streambeds or low-lying ground that appear harmless in dry weather can flood.

Before

During

After

Flood Insurance

Spring Flooding: Tools & Resources

More Information

Before a Flood

What would you do if your property were flooded? Are you prepared?

Even if you feel you live in a community with a low risk of flooding, remember that anywhere it rains, it can flood. Just because you haven't experienced a flood in the past, doesn't



mean you won't in the future. Flood risk isn't just based on history; it's also based on a number of factors including rainfall, topography, flood-control measures, river-flow and tidal-surge data, and changes due to new construction and development.

Flood-hazard maps have been created to show the flood risk for your community, which helps determine the type of flood insurance coverage you will need since standard homeowners insurance doesn't cover flooding. The lower the degree of risk, the lower the flood insurance premium.

In addition to having flood insurance, knowing following flood hazard terms will help you recognize and prepare for a flood.

To prepare for a flood, you should:

- · Build an emergency kit and make a family communications plan.
- · Avoid building in a floodplain unless you elevate and reinforce your home.
- · Elevate the furnace, water heater and electric panel in your home if you live in an area that has a high flood risk.
- Consider installing "check valves" to prevent flood water from backing up into the drains of your home.

1-1

•	If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.				
	Causes of Flooding				
	Flood Hazard Terms				
	Driving: Flood Facts				

Get To Know Ready	Resources & Polices	Participate	Languages	Follow Us	Disaster Types
About Us Contact Us FAQS Press & News Publications Ready.gov Mobile Site PSA & Multimedia Important Notices Localized Ready Programs Testimonials	FEMA Website DHS Website Disaster Assistance Citizen Corps USA.gov Freedom of Information Act No FEAR Act Data Equal Opportunity Data Privacy Policy Accessibility Download Plugins	National Preparedness Month Community & State Info Resolve to be Ready	Español Français Kreyól Ayisyen Pycckuŭ Tagalog TiếngViệt 한국어 日本語 中文	Facebook Twitter Email Sign-up FEMA YouTube FEMA Blog	Hurricanes Floods Earthquakes Wildfires Tornadoes Home Fires Blackouts Biological Threats

Tracking Beacon

Real Life Flood Stories: See What a Flood is Really Like

Watch the devastating stories of those who have experienced a flood and learn what they would have faced if they didn't have insurance.

See All Video Testimonials

•



FEATURED STORY

The Day The Levee Breached
A levee breech almost cost the Lusks everything

- « Previous
- Next »
- Hurricanes & Tropical Storms
- New Flood Maps
- Video Testimonials



GET COVERAGE FOR AS LOW AS \$129 PER YEAR

Find out about our Preferred Risk Policy for homes in moderate-to-low risk areas.

Learn More



WHAT COULD FLOODING COST ME?

This interactive tool shows the cost of a flood to your home, inch-by-inch.

Learn More



- Rate your risk

Estimate your premiums
Find an agent Address: City: State: State/Territory Zip code: Residential? C Yes C No

GO!

BACKGROUNDER

Answers to Tough Questions



Working with media, local and state officials and property owners, you need to be armed with answers to a variety of questions before and after a flood. The following frequently asked questions address the tough issues that are often asked, with preapproved responses to assist your outreach efforts.

BEFORE A FLOOD

Since I don't live in a flood zone, I don't need flood insurance, right?

Wrong. Everyone is at risk for flooding. Floods can happen anywhere, at any time. Residents who live in and outside of a high-risk area (also known as a Special Flood Hazard Area) should know their risk and consider protection.

If you live outside of the high-risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may start as low as \$129 a year, including coverage for your contents.

I have flood insurance, but after a recent flood, my personal belongings weren't covered. Why?

A standard flood policy will cover structural, furnace, water heater and air conditioner damage; flood debris clean-up; and floor surface damage such as to carpeting and tile.

However, unless you also purchase contents coverage, items such as furniture, collectibles, clothing, jewelry and artwork will not be covered. You should talk to your insurance agent to make sure your flood policy adequately protects your home and belongings in the event of a flood.

Why should I purchase a flood insurance policy since the Federal Emergency Management Agency (FEMA) makes disaster assistance available after a flood?

Federal disaster assistance is only available in a presidentially declared disaster. Flood insurance claims are paid even if a disaster is not declared by the President. A flood insurance claim is your money and you do not have to pay it back. If you receive disaster assistance funds, it will most likely be in the form of a loan that must be repaid, with interest. After all is said and done, a flood insurance policy is more cost-effective than disaster assistance.

Why can't I get flood insurance if I live in a Special Flood Hazard Area?

You *can* and *should* get flood insurance if you live in a Special Flood Hazard Area (SFHA). These areas are considered to be at high risk for flooding, and the National Flood Insurance Program (NFIP) encourages every homeowner, business owner or renter who lives and works in an SFHA to invest in flood insurance protection. Flood coverage is available to anyone who lives in one of nearly 21,000 NFIP participating communities across the country. To find out if you live in an NFIP participating community, visit www.fema.gov/fema/csb.shtm. You can call your insurance agent for more information, or visit FloodSmart.gov to find an agent in your area.



N-1

What can I do if I don't live in a participating community?

Contact your local officials and encourage them to take the steps to become a participating community in the National Flood Insurance Program.

Am I eligible for flood insurance if I live in a condo or apartment?

Most people who live in National Flood Insurance Program participating communities, including renters and condominium unit owners, are eligible to purchase a flood insurance policy. A maximum of \$250,000 of building coverage is available for single-family residential buildings, \$250,000 per unit for residential condominiums. The limit for contents coverage on all residential buildings is \$100,000, which is also available to renters.

Where can I get a flood insurance policy if my agent doesn't sell it?

Flood insurance is sold and serviced by private insurance companies in nearly 21,000 communities nationwide. The federal government sets the terms and rates.

Claims payments are funded by flood insurance premiums. To purchase a policy, first call your insurance agent. To find an agent in your area, visit <u>FloodSmart.gov</u> or call **1-800-427-2419**.

Why do I need flood insurance...

when my home is on a hill?

Floods can occur in any area, although to varying degrees. If you live on a hill or in an area that has never been flooded, your risk may be significantly reduced, but it is not eliminated.

Flooding can be caused by heavy rains, melting snow, mudflow, inadequate drainage systems, failed protective devices, such as levees and dams, and tropical storms and hurricanes. You should make an informed decision about the flood risks you face before deciding not to purchase flood insurance. Talk to your agent for additional details – you may qualify for a Preferred Risk Policy (a lower-cost flood insurance policy).

when my home is not on the coast or near a river?

Some of the most damaging and costly floods occur hundreds of miles from coasts and river banks. Slow moving tropical systems, urban runoff and flash flooding can occur in communities across the country. You need to be aware of these flood risks and financially protect your home and business with flood insurance coverage.

Why does the flood map say I'm in a high-risk area when my home is built on high ground?

Flood Insurance Rate Maps (FIRMs) cannot reflect every variation in the physical topography of an area. Therefore, a FIRM occasionally will show a property as being in a Special Flood Hazard Area (SFHA), even though the ground may be above the Base Flood Elevation (BFE).

However, there is a mechanism for resolving such a situation. A property owner can submit property and elevation data in support of a request for a Letter of Map Amendment (LOMA) to remove the property from the SFHA designation. This process involves the property owner and FEMA. If FEMA determines the property to be at moderate-to-low risk, it is still at risk of flooding and flood insurance is highly recommended.

For detailed information regarding the LOMA process, call 1-877-336-2627 toll-free.

N-2

I've been approached by a company that says for a fee I can be removed from the Special Flood Hazard Area. How does this work?

Property owners who have reason to believe their flood zone designation is in error should request that FEMA evaluate property data, including elevation, through the Letter of Map Amendment (LOMA) process. If FEMA determines the property to be at moderate-to-low risk, the building may qualify for a lower cost flood policy. An application and step-by-step instructions for requesting a LOMA can be accessed at

www.fema.gov/plan/prevent/fhm/dl mt-ez.shtm.

There is no fee for FEMA to review a request; however, the requester is responsible for any costs involved in collecting the supporting data necessary to submit an application.

If a structure has been elevated by fill and is at or above the one-percent-annual-chance flood elevation, property owners seeking a flood zone change can apply for a Letter of Map Revision based on fill (LOMR-F). An application and step-by-step instructions can be found at www.fema.gov/plan/prevent/fhm/dl mt-1.shtm. FEMA does charge a fee for the engineering review of a structure.

AFTER A FLOOD

Why did my insurance agent tell me I didn't need flood insurance and my home just flooded?

Property owners are required by law to purchase flood insurance if their structure is located in a high-risk flood area, or Special Flood Hazard Area (SFHA), and they have a loan from a federally regulated or insured lender. However, everyone is at risk for flooding and needs to consider flood insurance protection. Property owners who live in an SFHA are at high risk for flooding and are strongly encouraged to purchase a flood policy. Those with properties in moderate-to-low risk areas need to understand that floodwaters do not stop at a line on a flood map.

You can take control of your financial security and ensure your property is flood protected. If your agent doesn't tell you about your flood insurance options, ask him/her to explain your flood risks and how the coverage works. You can also visit <u>FloodSmart.gov</u> or call <u>1-800-427-2419</u> to learn more about your flood risk and how to protect your property.

Will my flood insurance policy cover debris removal?

Yes. Debris removal is covered under building property flood insurance coverage.

Why does the National Flood Insurance Program (NFIP) provide flood coverage to repetitive loss properties?

FEMA is working to address repetitive loss properties (properties with two or more \$1,000 flood insurance claims or three total claims within a 10-year period). The NFIP works with states, local governments, and Community Rating System (CRS) communities to mitigate these properties through elevation, relocation, flood-proofing, local flood control and acquisition/demolition.

Will policyholders in noncoastal states be paying more for flood insurance to support losses along the coast?

Premiums are based on risk, not location. Policyholders with similar flood risk pay the same rate regardless of where they live. For example, if a property has a one percent chance of flooding in a given year, it doesn't matter whether it's located on the coast or the middle of the United States – the chance of flooding is the same, one-percent. The National Flood Insurance Program does not increase premiums to make up for past losses. Premiums are set in order to pay for future expected losses.

0.3

It is important to remember that flooding is a risk across the country. Every region of the United States has suffered historical flooding and is just as susceptible to future flood damage.

Does the National Flood Insurance Program (NFIP) encourage development in coastal areas that are particularly susceptible to hurricane-induced flooding?

Many factors, including community development pressures and the desirability of beachfront property, contribute to development in coastal areas.

Although the NFIP doesn't encourage development, the program does offer flood insurance protection for property owners in these areas, if that community adopts and rigorously enforces floodplain management regulations. The NFIP's stringent building requirements save the country more than \$1.1 billion every year in losses from flood damage.

N-Y

Federal Emergency Management Agency

Home

About

Contact Us

FAQs

Languages



What are you looking for?



Plan, Prepare & Mitigate

Before, During & After a Disaster

Disaster Survivor Assistance

Apply for Assistance, Resources, Disaster Declarations

Response & Recovery

Tools, Teams, Individual & Public Assistance

Topics & **Audiences**

Grants, How to Help, Private Sector, Think Tank

Blog, Newsroom, **Videos & Photos**

Media, Mobile, Data Feeds

Offices, Careers, Employee Info, Policies, FAQs

About FEMA

News Releases, Social

Plan, Prepare & Mitigate

Flood Hazard Mapping

Follow FEMA:

Frequently Asked Questions

Frequently Asked Questions

Share/Email This Page

Safer, Stronger, Protected Homes & Communities

Protecting Homes

Homeowners

Protecting Homes

Engineers, Surveyors, and Architects

Flood Insurance

Insurers and Lenders

Flood Hazard Mapping

Floodplain Managers

Letter of Map Amendme Homeowners Information

User Groups

1. How do I obtain or review the flood map for my area, and how do I read it?

Risk MAP

2. How do I find out in which "flood hazard area" or "flood zone" my home is located?

Cooperating Technical **Partners**

3. If I disagree with my lender's determination that I am in a Special Flood Hazard Area (SFHA), what can I do?

Living with Levees

4. New maps (preliminary or effective) show my home now to be located in a Special Flood Hazard Area (SFHA); how does this affect my property and me?

5. Where can I learn more about purchasing flood insurance?

Federal Emergency Management Agency

Home

About

Contact Us

FAOS

Languages





IMWO

Protecting Our Communities

Protecting Your Businesses

National Preparedness

Preparedness
(Non-Disaster) Grants

Assistance To Firefighters Grant Program

Hazard Mitigation Assistance

Continuity of Operations

Integrated Public Alert and Warning System

(FIS)?

- 3. What are the FEMA requirements for removing a structure from the Special Flood Hazard Area (SFHA)?
- 4. When should I request a revision to a Flood Insurance Rate Map (FIRM)?
- 5. When should a conditional map revision be requested?

For more information, please review FAQs for Engineers, Surveyors, and Architects.

Insurers and Lenders

- 1. What does community participation in the National Flood Insurance Program (NFIP) mean, and how does that affect a homeowner?
- 2. What does a property owner need to do for FEMA to remove the flood insurance requirement?
- 3. What elevation is used when rating a structure for a flood insurance policy?
- 4. <u>How do I determine if a community is participating in the National Flood Insurance</u> Program (NFIP)?
- 5. What can be done when a lender and insurer have differing flood zone determinations?

For more information, please review FAQs for Insurance Professionals and Lenders.

Floodplain Managers

- 1. By signing the Community Acknowledgement Form (MT-1 Form), to what am I attesting? What is the difference between Sections A and B?
- 2. Where can I obtain a copy of the Federal Regulations and the advisory Technical Bulletins?
- 3. What are the community's responsibilities in the Conditional Letter of Map Revision (CLOMR)/Letter of Map Revision (LOMR) process?
- 4. What are the community's responsibilities during the development, distribution, and approval of new Flood Insurance Rate Maps (FIRMs)?
- 5. How do I obtain a list of all the map actions that have occurred in my community?

For more information, please review FAQs for Floodplain Managers.

0.2

Federal Emergency Management Agency Last Updated: 10/03/2012 - 17:43

Home

About

Contact Us

FAQs

Languages







FEMA Corps is a program that combines the expertise of FEMA and AmeriCorps to equip groups of young people to deploy into areas affected by disasters and assist the community with recovery. Learn about the program and how you can get involved.



Flat Stanley and Flat Stella are sharing emergency preparedness with children. Read their blog posts, leave a comment, and suggest an upcoming adventure.

	Navigation	Resources	Follow FEMA
	Plan, Prepare & Mitigate	Important Notices	FEMA on Twitter
	Disaster Survivor	Accessibility	FEMA on Facebook
	Assistance	Privacy Policy	FEMA on YouTube
	Response & Recovery	Freedom of Information Act	Other Social Media
	Topics & Audiences	No FEAR Act	Blog
	Blog, Newsroom, Videos & Photos	Plain Language Act	Smartphone App
	About FEMA	Federal Register Notices	Text Messages
	ADOUT PEIVIA	Office of Inspector General	Email Updates
		Download Plug-Ins	

Home Contact Us WhiteHouse.gov DHS.gov USA.gov

Federal Emergency Management Agency U.S. Department of Homeland Security 500 C Street SW, Washington, DC 20472 General Operator: (202) 646-2500

Register for Disaster Assistance: (800) 621-3362 / TTY (800) 462-7585





Disaster Assistance • gov

